

Balances in the linked accounts listed below will be included to determine your combined balance range.

Deposits	Retirement Accounts	Loans and Lines of Credit	Investments	Credit Cards*
Checking (Non-Interest Regular Checking or Interest Checking)	IRAs and Roth IRAs, CGMI IRAs and Roth IRAs, and Keoghs (except Keogh plans with participants other than the account owner and spouse, or partners and their spouses)	Personal Loan Home Equity Line of Credit Home Equity Loan Checking Plus* Checking Plus* (variable rate) Ready Credit* Preferred Line Preferred Loan Mortgage	Investments held in your Linked CGMI Accounts, margin loans provided by CGMI and annuity** positions shown on Linked CGMI Account statements	Citi® branded credit cards
Day-to-Day Savings				
Money Market Accounts				
Certificates of Deposit				
Market Rate Account				
Market Rate Plus Account				

* Citibank MasterCard and Visa credit cards are issued by Citibank (South Dakota), N.A.

** Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

Linked Loans and Lines of Credit Balances

When considering loan and line of credit balances for combined balance calculations, the outstanding principal balance will be recognized – not the amount of the original loan or the total approved credit line. With your Citibank MasterCard and Visa credit cards, your combined balance will include any current purchases and cash advances as well as any unpaid previous balances. Your combined balances do not include: balances in delinquent accounts; balances that exceed your approved credit limit for any line of credit or credit card; or outstanding balances in any line of credit or credit card account that is no longer open.

Combined Average Monthly Balance Range*	Monthly Maintenance Fee	Non-Citibank ATM Fee**	Per Check Fee	Staff Assisted Bill Payment Fee
Deposits and Retirement accounts ONLY				
\$0 - \$9,999.99	\$25.00	\$1.50 per withdrawal	\$0.50	\$4.95
\$10,000 or more	None	None	None	None
Deposits and Retirement accounts PLUS loans, investments, margin loans, credit cards and mortgages				
\$0 - \$19,999.99	\$25.00	\$1.50 per withdrawal	\$0.50	\$4.95
\$20,000 or more	None	None	None	None

* Combined average monthly balances from the calendar month prior to the last Business Day of your monthly statement period will be used to determine fees which will appear as a charge on your next monthly statement.

† Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-ELEVEN® stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. These ATMs are not owned or operated by Citibank. Not all functions are available at all ATMs. 7-ELEVEN® is a registered trademark of 7-Eleven, Inc.

** Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

Household Linking

If you have linked your Citibank Everything Counts® Package within a household, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages within the household (which includes those accounts in your Citibank Everything Counts® Package) to determine the combined average monthly balance range ("combined household balance") for purposes of determining your Citibank Everything Counts® Package monthly maintenance fee. For the calendar months where the combined household balance equals or exceeds the Citibank Everything Counts® Package requirement for eliminating monthly maintenance fees, you will not be charged a monthly maintenance fee, non-Citibank ATM fee, per check fee, or a staff assisted bill payment fee for your Citibank Everything Counts® Package in your next monthly statement. For additional information about household linking, please see the section of this Marketplace Addendum titled "Household Linking of Account Packages".

Fees

Monthly maintenance fees, non-Citibank ATM fees, per check fees, and staff assisted bill payment fees, when owed, will be deducted from your checking account and will appear on your next monthly statement. If you do not have a checking account, these fees will be deducted from accounts in the order displayed below, depending on the combination of linked components you have in your Citibank Everything Counts® Package:

- Money market account (generally, in the order of first money market account opened); or
- Day-to-Day Savings account (generally, if no money market account, in the order of first opened Day-to-Day Savings account).

Special Circumstances

If a checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date until your package change date, after which the new account and package type will determine your rate.

Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. Check images can be included upon request. You must speak to a Customer Service Representative in order to sign up for this service. You can view and print copies of checks presented within the past 12 months on www.CitibankOnline.com. If you need a copy of a cancelled check you may request a photocopy by calling CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch. Please refer to "Service Fees and Charges for All Accounts" in this Addendum for applicable fees.

Information About Specific Accounts

This section of the Addendum describes the features of the following accounts that are available:

- Regular Checking
- Interest Checking
- Citigold® Interest Checking
- Day-to-Day Savings
- Citibank® Money Market Plus Account
- Citibank® Premier Money Market Account
- Citibank® Savings Plus Account
- Citibank Market Rate Account
- Citibank Market Rate Plus Account
- Certificates of Deposit

Regular Checking

Account Features

Regular Checking is a non-interest bearing account available in all account packages.

Minimum Opening Deposit

The minimum opening deposit requirement for Regular Checking varies by account package type. See the applicable account package for details.

Fees

There is no separate monthly maintenance fee for a Regular Checking account. When a Regular Checking account is opened, it must be in a package and is subject to the applicable monthly maintenance, non-Citibank ATM and per check fees of the applicable account package as disclosed in the "Information About Account Packages" section of this Addendum.

Special Circumstances

If a Regular Checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date, after which the new account and package type will determine your rate.

Interest Checking

Account Features

Interest Checking is an interest bearing account available in the Citibank® Account Package and in the Citibank Everything Counts® Package.

Minimum Opening Deposit

There is a \$100 minimum deposit required to open an Interest Checking account.

Interest Rates

The interest rates for Interest Checking are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields please refer to a current rate sheet, call CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch.

When Interest Begins To Accrue

Money deposited to this account at a teller or a Citibank ATM before the end of any Business Day (or earlier posted time) begins to earn interest on the day you make the deposit; funds deposited at a Citibank ATM after the end of a Business Day (or earlier posted time) or on a non-Business Day earn interest from the next Business Day. (Please see the Client Manual – Consumer Accounts for definition of "Business Day".)

Interest Calculation Method and Rate Information

We use the average daily balance method to calculate the interest on Interest Checking accounts. This method applies a periodic rate to the average daily balance for the applicable monthly period. The average daily balance is calculated by adding the principal balance in the account for each day of the applicable monthly period and dividing that figure by the number of days in the period. The rate used to calculate interest for the period is the average of the daily periodic rates in effect during the period.

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Special Circumstances

If an Interest Checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date, after which the new account and package type will determine your rate.

Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Interest on Closed Accounts

No interest is paid on the account for the monthly period in which the account is closed.

Fees

There is no separate monthly maintenance fee for an Interest Checking account. When an Interest Checking account is opened, it must be in a package and is subject to the applicable monthly maintenance, non-Citibank ATM and per check fees of the applicable account package as disclosed in the "Information About Account Packages" section of this Addendum.

Citigold® Interest Checking

Account Features

Citigold® Interest Checking is an interest bearing account only available in the Citigold® Account Package.

Minimum Opening Deposit

There is a \$500 minimum deposit required to open a Citigold® Interest Checking account.

Interest Rates

The interest rates for the Citigold® Interest Checking account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields please refer to a current rate sheet, call CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch.

When Interest Begins To Accrue

Money deposited to this account at a teller or a Citibank ATM before the end of any Business Day (or earlier posted time) begins to earn interest on the day you make the deposit; funds deposited at a Citibank ATM after the end of a Business Day (or earlier posted time) or on a non-Business Day earn interest from the next Business Day. (Please see the Client Manual – Consumer Accounts for definition of "Business Day".)

Interest Calculation Method and Rate Information

We use the average daily balance method to calculate the interest on Citigold® Interest Checking accounts. The average daily balance method applies a daily periodic rate to the average daily balance for the statement period. The average daily balance for the statement period is calculated by adding the principal balance in the account for each day during the statement period and dividing that figure by the number of days during the period that your account was open. The average daily balance is not used for the calculation of the interest rate paid on the account.

The rate used to calculate interest for the statement period is the average of the daily periodic rates in effect during the statement period. The rates paid on the account are tiered so that amounts in higher balance levels in the account can earn a different rate. When the balance exceeds the upper limit of a tier only the incremental amount in the higher tier will receive the rate paid for the higher balance range. This can result in your account earning a daily periodic rate that is a weighted average of the rates paid for the balances in each of the applicable tiers.

The daily periodic rate used in the interest calculation is determined by the average daily balance for interest calculation which is different than the average daily balance for the statement period because it is based upon the period that starts the Business Day before the first day of the statement period and ends the Business Day before the last day of the statement period. We will add the principal in the account for each day during this period and then divide that figure by the number of days during this period that your account was open to determine the average daily balance for interest rate calculation.

The following tiers have been established for interest rates for Citigold® Interest Checking. The same rate may be assigned to more than one tier.

Average Daily Balance Tiers for Interest Rate Calculation		
0 - \$24,999.99	\$25,000 - \$49,999.99	\$50,000 & over

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Special Circumstances

If a Citigold® Interest Checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date, after which the new account and package type will determine your rate.

Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Interest on Closed Accounts

No interest is paid on the account for the monthly period in which the account is closed.

Fees

There is no separate monthly maintenance fee for a Citigold® Interest Checking account. When a Citigold® Interest Checking account is opened, it must be in a Citigold® Account Package and is subject to the applicable monthly maintenance fees for that account package as disclosed in the "Information About Account Packages" section of this Addendum.

Day-to-Day Savings

Account Features

Day-to-Day Savings is a statement savings account that can be linked to most Citibank account packages. With your Citibank® Banking Card you can make deposits, transfer funds and make withdrawals conveniently at a Citibank ATM, over the phone or through Citibank® Online or Citi MobileSM. Your activity will be summarized in a periodic statement.

Minimum Opening Deposit

There is a \$100 minimum deposit required to open a Day-to-Day Savings account. We reserve the right to close the account if the account balance falls below the minimum balance.

Interest Rates

The interest rates for the Day-to-Day Savings account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields please refer to a current rate sheet, call CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch.

Fees

Monthly maintenance fees for a Day-to-Day Savings account are based on the linked banking package that contains the Day-to-Day Savings account.

Uniform Transfers to Minors Accounts (UTMA) will not be charged a monthly service fee for Day-to-Day Savings accounts when the beneficiary is younger than 18 years of age and the UTMA is the sole account in a Basic Banking Package or a Citibank® Account Package. An UTMA with a beneficiary 18 years of age or older, or in any other account or package type regardless of age, will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.

Interest Calculation Method

We use the daily balance method to calculate the interest on Day-to-Day Savings accounts. This method applies a daily periodic rate to the principal in the account each day. The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Please refer to the rate sheet for additional rate information.

When Interest Begins To Accrue

Money deposited to this account before the end of any Business Day (or earlier posted time) begins to earn interest on the day you make the deposit; funds deposited at a Citibank ATM after the end of a Business Day (or earlier posted time) or on a non-Business Day earn interest from the next Business Day. (Please see the Client Manual – Consumer Accounts for definition of “Business Day”).

Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Interest on Closed Accounts

No interest is paid on the account for the monthly period in which the account is closed.

Transfer Limitations

The “Limits on Transfers” section of the Client Manual – Consumer Accounts applies to the Day-to-Day Savings account.

Citibank® Money Market Plus Account

Account Features

Your Citibank® Money Market Plus Account is a money market account that gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access through check writing, ATMs, via Citibank® Online, Citi MobileSM or through CitiPhone Banking®, our automated telephone service. To open a Citibank® Money Market Plus Account we require you to have or open a linked checking account in one of the following account packages: Citibank® EZ Checking Package, Citibank® Student Account Package, The Citibank® Account Package, Citibank Everything Counts® Package or The Citigold® Account Package (“Eligible Packages”). The Citibank® Money Market Plus Account cannot be linked to or opened in a Basic Banking Package or an Access Account Package. You cannot open a Citibank® Money Market Plus Account as a standalone account in any account package.

Minimum Opening Deposit

There is a \$100 minimum deposit required to open a Citibank® Money Market Plus Account. We reserve the right to close the account if the account balance falls below the minimum balance.

Interest Rates

The interest rates for the Citibank® Money Market Plus Account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields please refer to a current rate sheet, call CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch.

When Interest Begins To Accrue

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. Cash deposits begin to earn interest on the Business Day the cash deposit is received. (Please see the Client Manual – Consumer Accounts for definition of “Business Day”).

Fees

There is no separate monthly maintenance fee for the Citibank® Money Market Plus Account. When a Citibank® Money Market Plus Account is opened, it must be in a package and is subject to the applicable monthly maintenance, non-Citibank ATM and per check fees of the applicable account package as disclosed in the “Information About Account Packages” section of this Addendum.

Interest Calculation Method and Rate Information

We use the average daily balance method to calculate the interest on Citibank® Money Market Plus Accounts. The average daily balance method applies a periodic rate to the average daily balance for the monthly period. The average daily balance is calculated by adding the principal balance in the account for each day of the applicable monthly period and dividing that figure by the number of days in the period.

The average daily balance in your Citibank® Money Market Plus Account for the calendar month prior to the end of the statement period determines the applicable tier for the statement period.

Account Balance Ranges for Rate Calculations

\$0 - \$9,999.99
\$10,000 - \$24,999.99
\$25,000 - \$49,999.99
\$50,000 - \$99,999.99
\$100,000 - \$499,999.99
\$500,000 - \$999,999.99
\$1,000,000 +

The same rate may be assigned to more than one balance range. We may pay different rates for the Citibank® Money Market Plus Account based upon which account package contains your Citibank® Money Market Plus Account and whether there is a linked checking account. Your rate(s) for the entire statement cycle will be based upon which account package contains your Citibank® Money Market Plus Account, and if the account contains a linked checking account, on the last day of that statement cycle. Please refer to the rate sheet for additional rate information.

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Special Circumstances

When you open a new Citibank® Money Market Plus Account, if your first account statement is issued in the same calendar month that you opened your account, the rate your Citibank® Money Market Plus Account earns for your first statement period will be based upon the balance in your Citibank® Money Market Plus Account at the start of business on the date of your statement.

If a Citibank® Money Market Plus Account is converted to another type of money market account during a statement period, the account will earn the rate assigned to the new money market account during the entire statement period, including the period in which the account was the old money market account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case, you will receive a final statement detailing your old account activity, including interest earned from your last statement date until your package change date, after which the new account and package type will determine your rate.

If at any time your Citibank® Money Market Plus Account is not linked to a Citibank® Money Market Plus Eligible Package, the entire balance in your Citibank® Money Market Plus Account will earn interest at the lowest tiered rate established for the account regardless of the balance in your Citibank® Money Market Plus Account.

Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Linking

The balances in other Citibank accounts that are linked to the Citibank® Money Market Plus Account will not be included in the average balance calculation for the Citibank® Money Market Plus Account. The balance in the Citibank® Money Market Plus Account may be linked to contribute to the minimum balance requirements of eligible Citibank account packages.

Interest on Closed Accounts

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with the following terms:

- If the account was open for more than a full monthly statement period, interest will be paid at the rate paid on the account for the prior monthly statement period;
- If the account was not open for a full monthly statement period, interest will be paid at the lowest rate paid on the account in any Citibank account package that was in effect on the day the account was opened regardless of the balance in the account or the account package containing your account.

Transfer Limitations

The "Limits on Transfers" section of the Client Manual – Consumer Accounts applies to the Citibank® Money Market Plus Account.

Citibank® Premier Money Market Account**Account Features**

Your Citibank® Premier Money Market Account is a money market account that gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access through ATMs, via Citibank® Online, Citi MobileSM or through CitiPhone Banking®, our automated telephone service. The Citibank® Premier Money Market Account does not provide check-writing access. To open a Citibank® Premier Money Market Account we require you to have or open a linked checking account in one of the following account packages: Citibank® EZ Checking Package, Citibank® Student Account Package, The Citibank® Account Package, Citibank Everything Counts® Package or The Citigold® Account Package ("Eligible Packages"). The Citibank® Premier Money Market Account cannot be linked to or opened in a Basic Banking Package or an Access Account Package. You cannot open a Citibank® Premier Money Market Account as a standalone account in any account package.

Minimum Opening Deposit

There is a \$1,000 minimum opening deposit required to open a Citibank® Premier Money Market Account. We reserve the right to close the account if the account balance falls below the minimum balance.

Interest Rates

The interest rates for the Citibank® Premier Money Market Account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please call CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch.

When Interest Begins To Accrue

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. Cash deposits begin to earn interest on the Business Day the cash deposit is received. (Please see the Client Manual – Consumer Accounts for definition of “Business Day”).

Fees

There is no separate monthly maintenance fee for the Citibank® Premier Money Market Account. When a Citibank® Premier Money Market Account is opened, it must be in a package and is subject to the applicable monthly maintenance, non-Citibank ATM and per check fees of the applicable account package as disclosed in the “Information About Account Packages” section of this Addendum.

Interest Calculation Method and Rate Information

We use the average daily balance method to calculate the interest on Citibank® Premier Money Market Accounts. The average daily balance method applies a periodic rate to the average daily balance for the monthly period. The average daily balance is calculated by adding the principal balance in the account for each day of the applicable monthly period and dividing that figure by the number of days in the period.

The Citibank® Premier Money Market Account earns interest determined by the average balance in the account and whether certain qualifying activity (defined below) occurred in the linked Citibank checking account during the calendar month that ends prior to the last Business Day in the statement period. The average balance in the Citibank® Premier Money Market Account for the calendar month prior to the end of the statement period determines the applicable tier for the statement period.

Account Balance Ranges for Rate Calculations

\$0 - \$9,999.99
\$10,000 - \$24,999.99
\$25,000 - \$49,999.99
\$50,000 - \$99,999.99
\$100,000 - \$499,999.99
\$500,000 - \$999,999.99
\$1,000,000 +

The same rate(s) may be assigned to more than one balance range. We may offer different base and accelerated rates for the Citibank® Premier Money Market Account depending upon which Citibank account package contains the account. Please see the applicable rate sheet for details.

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Citibank® Premier Money Market Account Qualifying Activity

To qualify for an accelerated rate in an interest rate tier during a statement period, one of the following qualifying activities must occur in your linked personal checking account during the calendar month prior to the end of the statement period (“Qualifying Activity”):

- Three (3) or more qualifying electronic bill payments with a combined minimum amount of \$25. Qualifying electronic bill payments are individual or recurring bill payments made via CitiPhone Banking®, Citibank® Online, CitiBusiness® Online, Citi MobileSM, and Staff Assisted Bill Payments¹. (Qualifying electronic bill payments do not include payments made by checks or internal transfer payments made to accounts of Citibank or its Citi affiliates); or

¹ Staff assisted bill payments are subject to a fee for each statement cycle that you utilize this service. Please refer to “Service Fees and Charges for All Accounts” in this Marketplace Addendum for fee information.

- Seven (7) or more qualifying signature debit card purchases using your Citibank Debit card. Qualifying purchases must be submitted through the MasterCard® Network and are those for which you do not use your PIN and either you or a merchant designates as a “credit” transaction (including purchases you sign for, small dollar purchases that do not require a signature and use of your Citibank® Debit MasterCard® with PayPassTM, or other similar Access Device), Internet, phone and mail-order transactions. (Qualifying purchases do not include those initiated using a Personal Identification Number (PIN) or other transactions submitted through other payment processing networks); or

- One (1) direct deposit.

Special Circumstances

If you open a new Citibank® Premier Money Market Account in a Citibank® Premier Money Market Account Eligible Package, other than a Citibank® EZ Checking Package, and your first account statement is issued in the same calendar month that you open your account, the daily periodic rate used in the computation of interest is determined by the average daily balance for interest calculation. It is different than the average daily balance for the statement period because it is based upon the period that starts the first day that the account is opened and ends the Business Day before the last day of the statement period. We will add the principal in the account for each day during this period and then divide that figure by the number of days during this period that your account was open to determine the average daily balance for interest rate calculation.

Both an existing Citibank money market account that is converted into Citibank® Premier Money Market Account and a new Citibank® Premier Money Market Account will earn an accelerated rate during the first two statement periods regardless of qualifying activity in a linked checking account.

If a Citibank® Premier Money Market Account is converted to another type of money market account during a statement period, the account will earn the rate assigned to the new money market account during the entire statement period, including the period in which the account was the old money market account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case, you will receive a final statement detailing your old account activity, including interest earned from your last statement date until your package change date, after which the new account and package type will determine your rate.

The interest that you earn on a Citibank® Premier Money Market Account that is linked to a Citibank® EZ Checking Package will be paid at the lowest tiered rate established for the account, regardless of the balance in your Citibank® Premier Money Market Account. A Citibank® Premier Money Market Account that is linked to a Citibank® EZ Checking Package is eligible for the base or accelerated rate of the lowest tier.

If at any time during any statement period a Citibank® Premier Money Market Account is not linked to a checking account in an Eligible Package, then the account will not earn an accelerated rate even if there was Qualifying Activity in the linked checking account during the calendar month prior to the end of the statement period.

Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Linking

The balances in other Citibank accounts that are linked to the Citibank® Premier Money Market Account will not be included in the average balance calculation for the Citibank® Premier Money Market Account. The balance in the Citibank® Premier Money Market Account may be linked to contribute to the minimum balance requirements of eligible Citibank account packages.

Interest on Closed Accounts

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with the following terms:

- If the account was open for more than a full monthly statement period, interest will be paid at the rate paid on the account for the prior monthly statement period;
- If the account was not open for a full monthly statement period, interest will be paid at the lowest rate paid on the account in any Citibank account package that was in effect on the day the account was opened, regardless of the balance in the account or the account package containing your account.

Transfer Limitations

The "Limits on Transfers" section of the Client Manual – Consumer Accounts applies to the Citibank® Premier Money Market Account.

Citibank® Savings Plus Account

Account Features

Your Citibank® Savings Plus Account is a money market account that gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access through ATMs, Citibank® Online, Citi MobileSM or through CitiPhone Banking®, our automated telephone service. The Citibank® Savings Plus Account does not provide check-writing access. The Citibank® Savings Plus Account cannot be linked to or opened in a Basic Banking Package or an Access Account Package. The Citibank® Savings Plus Account can be opened as a standalone account in any account package except the Basic Banking package.

Minimum Opening Deposit

There is a minimum opening deposit of \$100 required to open the Citibank® Savings Plus Account. We reserve the right to close the account if the account balance falls below the minimum balance.

Interest Rates

The interest rates for the Citibank® Savings Plus Account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please call CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch.

When Interest Begins To Accrue

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received. (Please see the Client Manual – Consumer Accounts for definition of "Business Day".)

Fees

There is no separate monthly maintenance fee for the Citibank® Savings Plus Account. When a Citibank® Savings Plus Account is opened, it must be in a package and is subject to the applicable monthly maintenance, non-Citibank ATM and per check fees of the applicable account package as disclosed in the "Information About Account Packages" section of this Addendum.

Interest Calculation Method and Rate Information

We use the average daily balance method to calculate the interest on Citibank® Savings Plus accounts. The average daily balance method applies a periodic rate to the average daily balance for the monthly period. The average daily balance is calculated by adding the principal balance in the account for each day of the applicable monthly period and dividing that figure by the number of days in the period.

The average daily balance in your Citibank® Savings Plus Account for the calendar month prior to the end of the statement period determines the applicable tier for the statement period. However, for Citibank® Savings Plus Accounts linked to a Citibank® EZ Checking Package, the interest rate you earn will always be paid at the lowest tiered rate established for the account regardless of account balance.

Account Balance Ranges for Rate Calculations

\$0 - \$9,999.99
 \$10,000 - \$24,999.99
 \$25,000 - \$49,999.99
 \$50,000 - \$99,999.99
 \$100,000 - \$499,999.99
 \$500,000 - \$999,999.99
 \$1,000,000 +

The same rate may be assigned to more than one balance range. We may offer different rates for the Citibank® Savings Plus Account depending upon which Citibank account package contains the account and if that account package contains a linked checking account. Please refer to the rate sheet for additional rate information.

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Special Circumstances

If you open a new Citibank® Savings Plus Account in a Citibank® Savings Plus Account Eligible Package, other than a Citibank® EZ Checking Package, and your first account statement is issued in the same calendar month that you open your account, the daily periodic rate used in the computation of interest is determined by the average daily balance for interest calculation. It is different than the average daily balance for the statement period because it is based upon the period that starts the first day that the account is opened and ends the Business Day before the last day of the statement period. We will add the principal in the account for each day during this period and then divide that figure by the number of days during this period that your account was open to determine the average daily balance for interest rate calculation.

If a Citibank® Savings Plus Account is converted to another type of money market account during a statement period, the account will earn the rate assigned to the new money market account during the entire statement period, including the period in which the account was the old money market account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case, you will receive a final statement detailing your old account activity, including interest earned from your last statement date until your package change date, after which the new account and package type will determine your rate.

For a Citibank® Savings Plus Account that is linked to a Citibank® EZ Checking Package, interest will be paid at the lowest tiered rate established for the account, regardless of the balance in your Citibank® Savings Plus Account.

Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Linking

The balances in other Citibank accounts that are linked to the Citibank® Savings Plus Account will not be included in the average balance calculation for the Citibank® Savings Plus Account. The balance in the Citibank® Savings Plus Account may be linked to contribute to the minimum balance requirements of eligible Citibank account packages.

Interest on Closed Accounts

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with the following terms:

- If the account was open for more than a full monthly statement period, interest will be paid at the rate paid on the account for the prior monthly statement period;
- If the account was not open for a full monthly statement period, interest will be paid at the lowest rate paid on the account in any Citibank account package that was in effect on the day the account was opened, regardless of the balance in the account or the account package containing your account.

Transfer Limitations

The "Limits on Transfers" section of the Client Manual – Consumer Accounts applies to the Citibank® Savings Plus Account.

Citibank Market Rate Account Citibank Market Rate Plus Account

Account Features

The Citibank Market Rate Account and the Citibank Market Rate Plus Account are special savings accounts with limited access and with special terms and conditions.

Interest Rates

The interest rates for the Citibank Market Rate Account and the Citibank Market Rate Plus Account are determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please call CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch.

Minimum Opening Deposit and Maximum Balance

The minimum opening deposit is \$10,000. We reserve the right to close the account if the account balance falls below the minimum balance. The maximum balance (exclusive of interest) may not exceed \$1,000,000 without the consent of Citibank.

Additional Deposits and Withdrawals

Citibank Market Rate Account: Additional deposits and/or withdrawals can be made at any time after the first seven (7) days that your account is opened.

Citibank Market Rate Plus Account: Additional deposits and/or withdrawals can be made at any time after the first fourteen (14) days that your account is opened.

Withdrawals can be made only in the form of a transfer to a linked Citibank checking account. You may request a withdrawal at a Citibank branch, through CitiPhone Banking®, or by mail. Instructions to make transfers through CitiPhone Banking® must be received by CitiPhone Banking® no later than 2:00 PM Central Time to be effective on that Business Day.

Fees

There is no separate monthly maintenance fee for a Citibank Market Rate Account or a Citibank Market Rate Plus Account. When a Citibank Market Rate Account or Citibank Market Rate Plus Account is opened, it must be in a package and is subject to the applicable monthly maintenance, non-Citibank ATM and per check fees of the applicable account package as disclosed in the "Information About Account Packages" section of this Addendum.

Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on the Citibank Market Rate Account and the Citibank Market Rate Plus Account. This method applies a daily periodic rate to the balance in the account each day.

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions. Please refer to the rate sheet for current rate and yield information.

When Interest Begins To Accrue

Money deposited to this account at a teller or a Citibank ATM before the end of any Business Day (or earlier posted time) begins to earn interest on the day you make the deposit; funds deposited at a Citibank ATM after the end of a Business Day (or earlier posted time) or on a non-Business Day earn interest from the next Business Day. (Please see the Client Manual – Consumer Accounts for definition of "Business Day".)

Interest Compounding and Crediting

Citibank Market Rate Account: Interest is compounded daily starting on the Business Day when the account is opened, and is credited every seven (7) days.

Citibank Market Rate Plus Account: Interest is compounded daily starting on the Business Day when the account is opened, and is credited every fourteen (14) days.

For both the Citibank Market Rate Account and Citibank Market Rate Plus Account, interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Linking

The balances in other Citibank products that are linked to the Citibank Market Rate Account or the Citibank Market Rate Plus Account will not be included in the average balance calculation for the Citibank Market Rate Account or the Citibank Market Rate Plus Account. The balance in the Citibank Market Rate Account or the Citibank Market Rate Plus Account may be linked to contribute to the minimum balance requirements of eligible Citibank account packages.

Interest on Closed Accounts

If the account is closed before interest is credited, you will not receive the accrued interest.

Transfer Limitations

The "Limits on Transfers" section of the Client Manual – Consumer Accounts applies to the Citibank Market Rate Account and the Citibank Market Rate Plus Account.

32

Certificates of Deposit

Account Features

Citibank offers a variety of Certificates of Deposit (CDs):

- 3-, 4-, 5-, 6-, 7-, 8-, 9-, and 10-Month CDs with monthly interest or interest at maturity.
- 1-Year CD with monthly interest or interest at maturity
- 13-, 18-, and 30-Month CDs, and 2-Year, 3-Year, 4-Year, and 5-Year CDs with monthly interest.

All our certificates are time deposits. With a time deposit, you agree to leave your funds in the account for a specific period, called the term. The last day of the term is called the maturity date. The maturity date is the first day on which you may withdraw funds without paying an early withdrawal penalty, explained below.

Minimum Opening Deposit

There is a \$1,000 minimum opening deposit required to open a Certificate of Deposit. No additional deposits are permitted during the term of the account. We reserve the right to close the account if the account balance falls below the minimum balance.

Rate Information

The interest rate and Annual Percentage Yield (APY) for all new and renewing CDs are fixed for the term of the CD. For a new CD, the interest rate and APY are based on the balance you deposit into the CD as disclosed on the applicable rate sheet delivered when your CD is opened.

CD Balance Ranges for Rate Calculations

\$0 - \$9,999.99
\$10,000 - \$24,999.99
\$25,000 - \$49,999.99
\$50,000 - \$99,999.99
\$100,000 - \$499,999.99
\$500,000 - \$999,999.99
\$1,000,000 +

The same rate may be assigned to more than one balance range. We may offer different rates for CDs depending upon which Citibank account package contains the CD and whether that Citibank account package contains a linked checking account on the day the CD is funded. Please see the applicable rate sheet for details.

For a renewing CD, the interest rate and APY will be those in effect on the date of CD renewal. Your interest rate and APY will be based on a number of factors related to your CD's status on the close of business on the last day of the 7-day grace period, including: the balance in your CD account; the Citibank account package that contains the CD account; and whether the Citibank account package contains a checking account.

If you change the term of the CD during the grace period, the rate for the renewal term will be determined based on the rate sheet in effect on the date of CD renewal.

Interest Rate Determination

We use the daily balance method to calculate the interest on CDs. This method applies a daily periodic rate to the balance in the account each day.

33

When Interest Begins To Accrue

For a new CD, the opening deposit – whether a non-cash item, such as a check, or a cash deposit – begins to earn interest as of the Business Day the account is opened. For a renewing CD, non-cash items and cash deposits begin to earn interest on the Business Day the deposit is received. (Please see the Client Manual – Consumer Accounts for definition of “Business Day”).

Interest Compounding and Crediting

Interest is compounded daily starting on the Business Day when the account is opened, and is credited to your account monthly (except on CDs with the interest at maturity feature, where interest is credited to the account on the maturity date). Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis. Interest is credited to your account after the close of business on the last day of the month for all CDs. You may also choose a CD of one year or less that pays interest at maturity instead of monthly. Since some months are slightly longer than others, the amount of interest you earn may vary slightly from one month to another. Interest is paid up to but not including the maturity date. If you open your account during the last week of any month, interest from the date opened to the end of the month may be included in the interest payment for the first full month that the account is open.

Early Withdrawal Penalties

When you open a Certificate of Deposit, you agree to keep the principal on deposit with us for the term you have selected. We will impose a substantial penalty if you withdraw any principal before the maturity date. It may be necessary to deduct all or a portion of the penalty from the principal amount of the deposit.

The early withdrawal penalty based on the term of the CD will be assessed according to the chart below:

CD Term	Penalty
1 year or less	90 days simple interest
More than 1 year	180 days simple interest

Early withdrawal penalties are calculated on the amount of the principal withdrawn. There is no early withdrawal penalty if the account owner dies or is declared legally incompetent.

Automatic Renewal and Grace Period

All CDs renew automatically at maturity for the same term unless we receive other instructions. The renewal CD will be for the same term, but at the interest rate currently being offered. There is a 7-calendar day grace period after the maturity date, during which additional funds can be deposited and funds can be withdrawn without paying an early withdrawal penalty.

Interest Withdrawal

You may withdraw interest from your Certificate of Deposit at any time during the term after it has been credited without an early withdrawal penalty. You may request to have credited interest deposited to another account you have with us or sent to you in the form of a check. If your account renews automatically, after the grace period your interest will be added to your principal balance and will no longer be available for withdrawal without penalty.

The Annual Percentage Yield on your account assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Fees

There is no separate monthly maintenance fee for a Certificate of Deposit.

Linking

The balances in other Citibank accounts that are linked to the account will not be included in the balance calculation for rate determination of your Certificate of Deposit account. The balances in your Certificate of Deposit account may contribute to the balances of eligible Citibank account packages for the purposes of package fee determination.

CITIBANK OPTION CERTIFICATE OF DEPOSIT**Account Features**

The Citibank Option Certificate of Deposit is a special one-year term CD that allows you to transfer the entire balance during the term to a Citibank one-year CD, without penalty.

All terms and conditions for Certificate of Deposit accounts as contained in the “Certificates of Deposit” section of this addendum apply to the Citibank Option CD except as noted below.

Additional Deposits

Additional deposits of funds to the account at the time you exercise your option to convert the account to a standard one-year CD are allowed. The original deposit amount and accrued interest will be converted at the prevailing one-year CD rate.

Rate Information

The interest rate and Annual Percentage Yield (APY) for all new and renewing CDs are fixed for the term of the CD or to the point that you exercise your option to convert to a standard one-year CD. If you exercise your option, the term for the regular one-year CD will begin on the following Business Day and extend for one year. The rate for the one-year CD will be determined using the rate sheet in effect on the Business Day that your one-year CD begins.

Option Limitations

You may exercise your option to transfer the entire balance to a standard one-year CD only once without penalty. Once you have exercised your option and the CD is converted to a Citibank one-year CD, all standard terms and conditions governing Citibank CDs will apply.

Automatic Rollover

If you do not exercise your option during the term of the Citibank Option CD, the CD will automatically renew for another term of one year as a Citibank Option CD with the same terms and conditions.

If you do exercise your option, your account will renew as a standard Citibank one-year CD without the option feature.

Investment Account Linking

The section deals with your ability to link certain investment accounts available through Citigroup Global Markets Inc., our affiliate, to certain account packages.

Linking Your Account to a Citigroup Global Markets Inc. Investment Account

You can open a Citigroup Global Markets Inc. investment account and link that account to your Citibank® Student Account Package, Citibank® Account Package, Citibank Everything Counts® Package, your Citigold® Account Package or your Citi Private Bank Interest Checking Account, provided that the account titles are identical.

Linking your Citibank® Account Package, Citibank® Student Account Package, Citibank Everything Counts® Package, Citigold® Account Package or your Citi Private Bank Interest Checking Account to a Citigroup Global Markets Inc. Account ("Linked Investment Account") has many advantages, such as being able to view the balances in your Linked Investment Account using Citibank® Online or Citi MobileSM, and at ATMs located in Citibank branches. In addition, eligible balances in your Linked Investment Account are currently counted toward relationship pricing of your Citibank® Account Package, Citibank Everything Counts® Package, Citigold® Account Package or your Citi Private Bank Interest Checking Account.

Household Linking Of Account Packages

This section explains certain features of linking account packages within a household. When you link together eligible account packages of two or more members of a household, the combined balances of the accounts in those account packages can provide each household member with certain additional benefits.

If you reside in a household where two or more eligible members each have at least one account in a separate eligible Citibank account package, and you link those eligible account packages together, we can make the features and benefits of our relationship pricing structure available to those household members. In most cases, eligible accounts belonging to all household members can be counted towards the combined household balance for purposes of determining whether account maintenance fees and certain other account charges will be assessed and for determining eligibility for benefits associated with higher balance tiers or ranges.

Certain Citibank account packages opened through International Personal Banking, Citigold International or Global Executive Banking, Citi Private Bank, and account packages opened for Non-Resident Aliens, may be ineligible for linking to another account package.

We define a "household" as an account owner and members of the account owner's immediate family who reside at the same address. When asking us to link account packages you agree that your request will comply with any limitations applicable to the account packages that you ask to be linked. Under federal regulations:

- When any account package includes an account with one of our affiliates, immediate family members whose accounts can contribute pricing benefits are limited to the account owner and spouse; the account owner's parents, step-parents, siblings, step-brothers, step-sisters, children, step-children, grandchildren and their spouses.
- When any account package includes a retirement account, that package can only contribute to pricing benefits for the retirement account owner and spouse; the retirement account owner's parents and grandparents, and the retirement account owner's children, siblings and their spouses.

Important: When household members' account packages are linked for combined balances, statements for each linked account package may show the household combined balance range. As a result, household members may be able to deduce approximate balances of other members in the household when account packages are linked. Therefore, when deciding whether to link household account packages, customers should evaluate their privacy needs within the household, along with their need for the rate and fee advantages.

Overdraft Protection

This section outlines two optional services that are designed to help you cover overdrafts in your checking account. Availability is not automatic. Ask us for application and enrollment information.

Checking Plus® (variable rate)

Checking Plus is a revolving personal line of credit account linked to your Citibank checking account that provides overdraft protection and allows you to borrow the extra cash you need. You can write checks or withdraw cash at any time directly from your credit account – without overdrawing your checking account – up to your available credit limit. The terms of a Checking Plus (variable rate) account are included in a separate agreement and disclosure which you will receive at account application or shortly thereafter.

For all Checking Plus® and Checking Plus® (variable rate) customers:

Please refer to your Checking Plus or Checking Plus (variable rate) Agreements and Disclosures, as applicable, for terms and conditions relating to transfers from Checking Plus or Checking Plus (variable rate) Accounts.

Safety Check

Safety Check covers overdrafts with transfers from your linked money market or Day-to-Day Savings account. Safety Check will not permit you to get cash or transfer funds from your checking to other accounts if there are insufficient funds in your checking account. Safety Check will also not permit transfers for Bill Payments made out of your checking account. The linked contributing account also covers the use of deposited funds that are not yet available in your checking account.

Contributing Accounts

When you sign up for Safety Check, you may select one account you maintain at Citibank as your "Contributing Account." It can be either a Day-to-Day Savings or money market account. Other types of deposit accounts are not eligible Contributing Accounts. Only available funds in your Contributing Account can be used for Safety Check coverage. If the checking or Contributing Account is a joint account, all owners must authorize Safety Check coverage.

When Safety Check is used to cover your use of deposited funds in your checking account that are not yet available (uncollected), a like amount in your Contributing Account will be held until the deposited funds become available. The funds held in your Contributing Account are not transferred to the checking account and will continue to earn interest. Since no transfer of funds occurs, there is no transfer fee for use of this service in this circumstance.

Safety Check Transfers

Safety Check transfers from your Contributing Account will be made in the amount needed to cover your overdraft and any applicable fees, rounded up to the next \$100 increment, not to exceed the available balance in your contributing account.

Transfers

No more than \$99,999.99 per calendar month will be transferred from your Day-to-Day Savings account, or per monthly period from your money market account, to cover overdrafts or use of uncollected funds in your checking account. If one or more transactions cause your checking account to have a negative available balance on a given day, and if you have available funds in your Contributing Account to cover them, only one transfer will be processed for the total amount transferred to cover the transactions. Federal regulations require Citibank to limit the total number of certain kinds of transfers (including Safety Check transfers) from your Contributing Account. The total permitted from Day-to-Day Savings and money market accounts is six per statement period. For details, see "Limits on Transfers" under "Account Transactions" in your Client Manual. If the total number of transfers has reached the applicable limit, no Safety Check transfers will be made for the remainder of that calendar month or statement period, and checks which overdraw your checking account will be returned.

Overdraft Protection Transfer Fee

We will charge an Overdraft Protection Transfer Fee each day we cover an overdraft by transferring money from your Checking Plus account, Checking Plus (variable rate) account, or Safety Check Contributing Account. The Overdraft Protection Transfer Fee will be charged once per day to the account that receives the transfer. This fee is waived for Citigold and Citi Private Bank customers. Please refer to "Service Fees and Charges for All Accounts" in this Marketplace Addendum for fee information.

Funds Availability at Citibank

GENERAL POLICY

Our policy is to generally make funds from checks you deposit to your checking, savings, or money market account available to you immediately on the same Business Day we receive your deposit. Funds from electronic direct deposits and incoming wire transfers are available to you on the same Business Day we receive your deposit. Deposits of cash are generally available to you immediately, except if made at a Proprietary Citibank ATM in which case they will be made available for withdrawal no later than the Business Day after the Business Day of deposit. Check deposits made at ATMS located in 7-ELEVEN® Convenience Stores are generally made available in accordance with the policies set forth on page 43 of this Section.

¹ 7-ELEVEN® is a registered trademark of 7-Eleven, Inc. ATMs at 7-ELEVEN® locations are not owned or operated by Citibank. Not all functions, including deposits of cash, can be performed at these ATMs.

Check Deposits Given Special Availability

Funds from the following types of checks are available immediately on the Business Day of deposit if made with a teller:

- U.S. Treasury Checks, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, U.S. Postal Money Orders
- Citibank, N.A. Checks (Checks drawn on a Citibank branch located in the same geographical area² as the Citibank branch accepting the check for deposit.)
- Cashier's Checks, Teller Checks, Certified Checks, Travelers Checks
- State and Local Government Checks issued by the State or by the general purpose units of the Local Government

² California and Nevada are considered to be in the same geographical area.

Special Deposit Procedures

You must utilize the following procedures to receive special availability for deposits of State and Local Government Checks, Cashier's Checks, Teller's Checks, Certified Checks, and Travelers Checks: Take your check deposit to a teller and advise the teller that you have a check eligible for immediate availability. The teller will help you complete a special deposit ticket.

If you deposit any of the types of checks described above at a Proprietary Citibank ATM, your deposit will become available no later than the Business Day after the Business Day of deposit.

Determining the Effective Date of Your Deposit

A Business Day is any day of the week that is not a Saturday, Sunday or bank holiday. Transactions you initiate on a non-Business Day will be considered to have an effective posting date of the next Business Day. The end of Business Day varies among our branches. The end of Business Day is posted at each branch. If you make a deposit after the close of a Business Day or on a weekend or holiday, your deposit will be considered received on the next Business Day. Please note that the end of Business Day for transactions at Proprietary Citibank ATMs may be different than transactions done in a branch. The end of Business Day for check deposits at ATMS located in select 7-ELEVEN® Convenience Stores is 4:30 PM. Deposits made at these locations after 4:30 PM will be considered received on the next Business Day. If you need specific information about transaction cut-off times, speak with a Financial Associate.

Longer Delays May Apply

In some cases we will not make all the funds that you deposit by check available to you in accordance with our general policies. Should this occur, we will notify you at the time you make the deposit. We will also tell you when the funds will be available. If your deposit is not made directly with one of our tellers, or if we decide to take this action after you have left the branch, we will mail you the notice by the next Business Day.

If you need the funds from a deposit right away, please ask us when the funds will be available.

Depending on the type of check that you deposit, funds will be available no later than the 4th Business Day after the Business Day of your deposit. The first \$100 of your total Business Day's deposits will be available immediately on the Business Day of deposit if made with a teller or at a Proprietary Citibank ATM.

Check Deposits at Automated Teller Machines located in 7-ELEVEN® Convenience Stores.

Our general policy is to make funds from checks you deposit to your checking accounts made at these select locations available on the same Business Day we receive your deposit. Check deposits made to your money market account are generally available on the Business Day after the Business Day of deposit. Check deposits made to your savings account will be made available in accordance with our "Standard Availability Schedule" appearing below. See the section entitled "Determining the Effective Date of Your Deposit" for important information for determining the Business Day of your deposit.

Check deposits to your checking, savings or money market account of the type described under the "Check Deposits Given Special Availability" section on the preceding page will be made available on the same Business Day we receive your deposit.

STANDARD AVAILABILITY SCHEDULE (CHECK DEPOSITS TO SAVINGS ACCOUNTS AT ATMS LOCATED IN SELECT 7-ELEVEN® CONVENIENCE STORES)

Citibank's Standard Availability Schedule

The following schedule applies to check deposits to savings accounts made at ATMs located in 7-ELEVEN® Convenience Stores, and to any other check deposits that are not provided expedited availability in accordance with our general policy. The schedule shows the number of Business Days (after the Business Day of deposit) that it will take for check deposits to savings accounts to become available.

The second column in the schedule shows the number of Business Days (after the Business Day of deposit) that it will take for check deposits of \$5,000 or less to become available for withdrawal.

The third column shows the number of Business Days (after the Business Day of deposit) that it will take for check deposits in excess of \$5,000 to become available for withdrawal. When you make a deposit (or multiple check deposits) in the course of a Business Day, the portion in excess of \$5,000 will likewise be available based on the third column.

Standard Availability Schedule		
	Deposits of \$5,000 or less	Deposits of more than \$5,000
All Check Deposits	3 Business Days	4 Business Days

The First \$100

The first \$100 of the total amount of your Business Day's check deposits to your savings account will be made available on the Business Day following the Business Day of deposit.

Additional \$400

For check deposits of \$5,000 or less, an additional \$400 will be available on the second Business Day after the Business Day of deposit.

SPECIAL RULES FOR NEW CUSTOMERS

You are considered a new customer if you have not had an account at Citibank for at least thirty (30) days prior to your opening the account. For the first thirty (30) days, the following exceptions to Citibank's funds availability policies and schedules apply:

1. You will be entitled to all the benefits described in the "Check Deposits Given Special Availability" section of your Marketplace Addendum.
2. For check deposits not entitled to special availability your deposit will become available on the 5th Business Day after the Business Day of deposit.

EXCEPTIONS**Collection Items**

We may require that any check you present for deposit be sent out for collection. That is, your funds will be available after we have received payment from the bank on which the check is drawn. You will be charged a fee for this service. Please refer to "Service Fees and Charges for All Accounts" in this Marketplace Addendum for applicable fees.

Checks That May Not Be Collectible

Occasionally, a check is given to Citibank that we decide not to accept for deposit or payment because we doubt the collectibility of the funds. When this happens, we will return the check to you or, if you request, send the check out for collection. On other occasions, we may learn that a check we accepted for deposit may not be honored. Should this happen, we will delay the availability of the deposit for a reasonable period of time until the check is either paid or returned. In all cases, we will notify you of the action we take.

Foreign Checks

Checks that are drawn on banks outside the United States are generally sent for collection. Your account will be credited for the US dollar equivalent of the check based upon a timetable which reflects when we would customarily receive payment from the bank on which the item is drawn.

Events Beyond Our Control

In the event that we are unable to conduct business due to an interruption of communication facilities, suspension of payments by another bank, war, other emergency conditions or other circumstances beyond our control, it may be necessary to increase some or all of the time periods specified in these availability schedules. If this happens, we will try to inform you if possible.

Redeposit of Check(s) Returned Unpaid

We reserve the right to extend the time within which these checks become available.

Overdrafts

We may delay the availability of the deposit if you have overdrawn your account or have had frequent returned deposits.

Double-Endorsed Checks

When you deposit a check into your Citibank account, we ask you to endorse it with your signature or endorsement stamp. However, we reserve the right to refuse to accept for deposit any check that is not made payable directly to you. A double-endorsed check is one that is made payable to someone else and then endorsed to you by that person. In some cases, we will accept such checks on a "collection basis," which means that the funds will not be available to you until we have received payment from the bank on which the check is drawn. If you deposit a double-endorsed check by mail or at any of our automated facilities, we may return the check to you.

Bank's Right to Chargeback

The Bank's policy on availability of funds from checks that you deposit will not affect your obligation to repay the Bank for any check that you deposit that is not paid, nor will it affect the Bank's right to charge back your account or to obtain reimbursement for any check that is not finally paid for any reason.

Changes to Our Policy

We will notify you of any change to these Funds Availability policies as required by applicable law.

Service Fees and Charges for All Accounts

Service	Regular Fees*	Citigold Account Package Fees
Bond Coupon Redemption (per series)	\$10.00	WAIVED
Checkbook Orders	Varies	WAIVED ¹
Checking Account Closing (within 90 days of opening)	\$25.00	\$25.00
Citibank® Global Transfer Service ²	Varies	Varies
Clerical Research (per hour, one-hour minimum)	\$25.00	\$25.00
Collection of Checks Drawn on Foreign Bank ³	\$30.00	\$30.00
Collection of Notes and Sight Drafts on Domestic Bank	\$25.00	\$25.00
Consular/Verification Letter	\$25.00	WAIVED
Copy of Cancelled Checks ⁴	\$5.00	WAIVED
Counter Checks	\$5.00	WAIVED
Deposited Check Returned Unpaid	\$10.00	WAIVED
Domestic Bank Collections ⁵	\$25.00	\$25.00
Foreign Currency Exchange: • \$1,000 and over • Under \$1,000	No Charge \$5.00	No Charge WAIVED
Interim Statement	\$5.00	WAIVED
Legal Process Compliance (levies, attachments, etc.) per defendant	\$125.00	\$125.00
Miscellaneous Copies (IRS Forms 1099, Deposit Ticket, etc.)	\$5.00	WAIVED
Money Order for Customers	\$5.00	WAIVED
Official Check	\$10.00	WAIVED
Overdraft Protection Transfer Fee	\$10.00	WAIVED
Overdraft Fee (for example, Check/Item Returned/Paid Against Insufficient/Unavailable Funds. An insufficient funds item may be created by check, in-person withdrawal, or transfer, draft, ACH transaction or other electronic means.) ⁶	\$34.00	\$34.00
Quicken (Per Monthly Statement Period)	\$9.95	WAIVED ⁷
Safe Deposit Box Annual Rental	Varies	See below ⁸
Staff Assisted Bill Payments (Per Monthly Statement Period)	\$4.95	WAIVED
Statement Copy (previous month)	\$5.00	WAIVED
Stop Payment Request	\$30.00	WAIVED
Travelers Checks	1.5%	WAIVED
Wire Transfer:		
• Incoming Domestic and International	\$10.00	WAIVED
• Outgoing Online Domestic	\$18.75	\$12.50**
• Outgoing Domestic	\$25.00	\$25.00
• Outgoing Online International	\$30.00	\$20.00**
• Outgoing International	\$40.00	\$40.00
• Outgoing International Remittance Wire ⁹	Varies	Varies
Fees and Charges related to specific account types specified elsewhere are incorporated herein	As specified elsewhere	As specified elsewhere
Fees and Charges related to specific transactions or activities specified elsewhere are incorporated herein	As specified elsewhere	As specified elsewhere

Notes to "Service Fees and Charges for All Accounts"

* Regular fees apply to accounts that are not Citigold® Accounts.

** This fee will be waived for Citigold® Account Packages that had a combined balance of \$500,000 or more for the monthly period that was two (2) calendar months before the date of the transaction.

†† Overdraft fee will not be assessed more than four (4) times per day. An overdraft fee may also be charged whenever a service fee or charge is deducted from your account and either causes your account to be overdrawn or increases the amount by which your account is overdrawn. For more information, please refer to the "Insufficient Account Balances" section of the Client Manual – Consumer Accounts.

1 Fee for standard Citigold® design checkbook is waived. A fee will be charged for non-standard design checkbook order. Fee for non-standard design checkbook order will be waived provided your Citigold® Account Package had a combined average balance of \$500,000 or more for the monthly period that was two (2) calendar months before the date of the transaction.

2 Fees for using the Citibank® Global Transfer Service, available at Citibank branches, Citibank ATMs and through Citibank® Online, are listed in the "Electronic Banking" section of the Client Manual – Consumer Accounts under "Types of Transfers; Limitations".

3 Additional fees may apply as a result of fees charged for collection of the item by other institutions.

4 If you do not receive check images with your statement, you are permitted two (2) free copies of cancelled checks per monthly statement period, then \$5.00 per check thereafter.

5 Monthly fee of \$9.95 will be waived for any statement cycle provided you maintain a combined average balance of \$100,000 and above (or \$250,000 and above with the inclusion of your Citibank first mortgage balance). Fee will be assessed if combined average balance requirement is not met.

6 One safe deposit box annual fee waiver of \$125 or less per Citigold® Account Package. Safe deposit boxes valued in excess of \$125 will be discounted by 50% (Fifty Percent). Safe deposit box discounts are subject to availability in the Citibank branches.

7 For Ecuador and the Dominican Republic, \$5.00 for Account to Account transfers and \$8.00 for Cash Pick-ups.

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